

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LINDA JOAN TROHOSKE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-11140

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/26/2017 and confirmed on 1/26/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		81,250.00
Less Refunds to Debtor	3,543.15	
TOTAL AMOUNT OF PLAN FUND		77,706.85

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	3,474.89	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,974.89

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIFTH THIRD BANK	0.00	0.00	0.00	0.00
	Acct: 5925				
	FIFTH THIRD BANK	11,469.96	11,469.96	0.00	11,469.96
	Acct: 5925				
	FIFTH THIRD BANK	0.00	55,729.76	0.00	55,729.76
	Acct: 5925				
	FIFTH THIRD BANK	0.00	0.00	0.00	0.00
	Acct: 5925				
	MILLCREEK TOWNSHIP (RE)**	0.00	0.00	0.00	0.00
	Acct: 4614				
	CRESCENT BANK & TRUST	2,382.98	2,382.98	100.69	2,483.67
	Acct: 2106				
					69,683.39

Priority					
	MICHAEL S JAN JANIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LINDA JOAN TROHOSKE	0.00	0.00	0.00	0.00
	Acct:				
	LINDA JOAN TROHOSKE	2,925.00	2,925.00	0.00	0.00
	Acct:				
	LINDA JOAN TROHOSKE	618.15	618.15	0.00	0.00
	Acct:				
	QUINN BUSECK LEEMHUIS ET AL	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL S JAN JANIN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	MICHAEL S JAN JANIN ESQ	1,000.00	1,000.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	FIRST PROGRESS	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	JEFFERSON CAPITAL SYSTEMS LLC*	582.98	21.41	0.00	21.41
Acct: 9961					
	MIDLAND FUNDING LLC	739.43	27.16	0.00	27.16
Acct: 0693					
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
	TRI STATE ALLERGY AND ASTHMA LLC++	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 8205					
	COLE TAYLOR BANK++	0.00	0.00	0.00	0.00
Acct:					
	MORTGAGE ELECTRONIC REGISTRATIO	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
Acct:					
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
Acct:					
					48.57

TOTAL PAID TO CREDITORS

69,731.96

TOTAL CLAIMED

PRIORITY 0.00

SECURED 13,852.94

UNSECURED 1,322.41

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

LINDA JOAN TROHOSKE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-11140

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Linda Joan Trohoske
Debtor

Case No. 17-11140-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 24, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

Recip ID	Recipient Name and Address
db	+ Linda Joan Trohoske, 2530 North Tracy Drive, Erie, PA 16505-4412
cr	+ MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, OH 45177-1995
14732119	+ ARS National Services Inc., Dept. 110840, P.O. Box 1259, Oaks, PA 19456-1259
14732121	+ Cole Taylor Bank, 2350 Green Road, Suite 100, Ann Arbor, MI 48105-1588
14716590	+ MB Financial Bank, N.A., c/of Law Office of Gregory Javardian LLC, 1310 Industrial Blvd., 1st Floor, Suite 101, Southampton, PA 18966-4030
14726032	+ MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, Ohio 45177-1995
14732129	+ Millcreek Township Tax Collector, 3608 West 26th Street, Erie, PA 16506-2059
14732130	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Feb 25 2023 00:18:00	Fifth Third Bank, N.A., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
14732118	Email/Text: legal@arsnational.com	Feb 25 2023 00:18:00	ARS National Services Inc., P.O. Box 469046, Escondido, CA 92046-9046
14728858	+ Email/Text: bankruptcy@cbtno.com	Feb 25 2023 00:19:00	Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
15207287	+ Email/Text: collectionbankruptcies.bancorp@53.com	Feb 25 2023 00:19:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, IMOBW, Cincinnati, Ohio 45227-1114
14732124	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:19:00	Jefferson Capital System, 16 McLeland Road, St. Cloud, MN 56303
14742414	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 25 2023 00:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14732120	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2023 00:20:35	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14753276	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2023 00:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14732128	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2023 00:18:00	Midland Funding LLC, 2365 Northside Drive #300, San Diego, CA 92108-2710
14732132	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:20:22	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
14732131	+ Email/PDF: cbp@onemainfinancial.com	Feb 25 2023 00:20:10	One Main Financial, 6801 Colwell Blvd., Irving, TX 75039-3198
14717633	+ Email/PDF: rmscedi@recoverycorp.com	Feb 25 2023 00:20:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 21

14732133 + Email/PDF: gecsed@recoverycorp.com

Feb 25 2023 00:20:35

Synchrony Bank, ATTENTION: Bankruptcy
Dept., P.O. Box 965061, Orlando, FL 32896-5061

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MB Financial Bank, National Association
cr		MB Financial Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732122	*+	Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
14732126	*+	MB Financial Bank, N.A., c/of Law Office of Gregory Javardian LLC, 1310 Industrial Blvd., 1st Floor, Suite 101, Southampton, PA 18966-4030
14767007	*+	MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, Ohio 45177-1995
cr	##+	FIFTH THIRD BANK, 2251 Rombach Ave, Wilmington, OH 45177-1995
15059561	##+	Fifth Third Bank, 2251 Rombach Ave., Wilmington, Ohio 45177-1995
14732123	##	First Progress Card, P.O. Box 84010, Columbus, GA 31908-4010
14732125	##+	MB Financial Bank, 2251 Rombach Avenue, Wilmington, OH 45177-1995
14732127	##+	MB Financial Bank, N.A., P.O. Box 5000, Wilmington, OH 45177-5000
14732134	##+	Tri-State Allergy & Asthma LLC, 2409 State Street, Suite D, Erie, PA 16503-1856

TOTAL: 2 Undeliverable, 4 Duplicate, 6 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor MB Financial Bank National Association ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor Fifth Third Bank N.A. ecfmil@mwc-law.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor MB Financial Bank National Association bnicholas@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank N.A. ecfmil@mwc-law.com, mcohen@mwc-law.com
Michael S. Jan Janin	on behalf of Debtor Linda Joan Trohoske mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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cmechf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Fifth Third Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor MB Financial Bank National Association pawb@fedphe.com

TOTAL: 9